

# **DRAFT FISCAL YEAR 40 ANNUAL ACTION PLAN**

## **Executive Summary**

The City of Binghamton submits this Fiscal Year (FY) 40 Annual Action Plan covering the period of September 1, 2014 - August 31, 2015 which corresponds to federal Fiscal Year 2014. The Plan outlines needs, goals, and projects for the three entitlement programs that the City participates in: Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), and the Emergency Solutions Grants (ESG) Programs. This Plan represents the fifth and final year of implementing the housing and community development goals outlined in the City's Federal Fiscal Years 2010-2014 five year Consolidated Plan.

The City of Binghamton's FY 2014 entitlement allocations are as follows:

- CDBG - \$1,776,514
- HOME - \$374,421
- ESG - \$147,831

In comparison to FY 2013, the above allocations represent an approximate 1% decrease in CDBG funds, 17% increase in ESG funds, and 3% increase in HOME funds. FY 2014 allocations represent relatively stable funding from last year's entitlement allocations however provides limited flexibility to significantly increase funding to existing or new programs.

The FY 40 Action Plan represents the first plan that will be fully developed and implemented under Mayor David's Administration. The first significant change in the Administration's budget proposal is the presentation of program allocations. This plan illustrates each program delivery activity consistently as one program budget line. Going forward all program delivery services will be identified in the City's general fund. Eligible expenses incurred by the general fund to support the delivery and administration of approved entitlement programming will be reimbursed from the federal line of credit. This change will greatly facilitate financial reconciliation and reporting, and will help meet the Mayor's goal to complete and submit the City's annual audits on time during his tenure.

The development of the FY 40 Annual Action Plan is assisted through citizen input, including the formal citizen participation body known as the Community Development Advisory Committee (CDAC). Mayor David met with CDAC members in February to discuss his goals for community and economic development, and the priorities of the Administration over the next four years. CDAC explained their past approach in working together as a committee to submit a recommended budget to help inform the Administration's proposed budget. The Mayor was in agreement with this process and asked that it be continued this year.

CDAC's budget recommendation and the City's proposed budget reflects input received from presentations from City Department Directors, comments from the March 10, 2014 public hearing, as well as written comments received from community members. The public hearing was attended by agency representatives identifying the need for continued support of human service programs.

In the FY 2012 and 2013 Annual Action Plans, CDAC recommended a strategy of concentrating investments in specific low/moderate income geographic areas as much as possible to maximize impact. Focus areas included the North Side, West Side, and Center City neighborhoods. These focus areas were selected as they are CDBG neighborhoods with disproportionate crime, high renter occupancy, larger percentage of vacant lots, and signs of deferred housing maintenance.

As part of CDAC's recommendation process, a committee meeting is scheduled after input is received from City Department Directors and public hearing participants to discuss members' perspectives regarding community needs and priorities for recommendations. The meeting which was held on March 31<sup>st</sup> this year, included discussion as to whether or not enough impact was occurring in the three geographic areas. The first conclusion drawn was it is too soon to evaluate. FY 2013 activities correlate to the period of September 1, 2013 through August 31, 2014 which means there is only one year of accomplishments from FY 2012 to gauge. A more realistic timeframe to evaluate impact is to quantify three to five years of program data.

The second conclusion identified the need to analyze how federal, state, and local policies are impacting the ability to concentrate resources in the area. For example, the City's current policy is to assist homeowners with repairs on a first come first serve basis. Should the City adopt a policy to prioritize HOME housing repair assistance to homeowners in the geographic focus areas to counter deferred maintenance? On the surface this may seem like a reasonable option. But with 90% of the City's entire housing stock being built more than 50 years ago and a HOME allocation that has been drastically cut in a 2 year period from nearly \$700,000 in FY 2012 to approximately \$370,000 in FY 2014, one can ask if it is a fair policy to implement when the demand for repairs are equally needed by many who live outside the geographic focus areas.

The third conclusion is in the form of a recommendation from newly appointed CDAC members which is to clearly identify what difference would you want to see in these neighborhoods. In other words, what would success look like in these neighborhoods? These observations will be considered as the City embarks upon the development of its next Consolidated Plan due next year.

CDAC continues to assert the philosophy of minimizing the use of entitlement funds for personnel costs, especially those that primarily relate to administrative/department oversight or those that are essential to municipal operations. CDAC members do not take any position regarding the elimination of personnel (i.e., Department Director positions). Rather their focus is to task City Council and the Mayor in determining whether such positions can be absorbed by the local tax base.

To this end, CDAC's preliminary recommendation supports the continued transition of Planning staff salaries in order to reflect a balance of staff resources that carry out CDBG vs. municipal activities. Debate occurred as to whether the activities of the Historic Preservation Planner provided a significant benefit to CDBG target areas. CDAC's perception was that many of the homes with local/national historic designations were in higher income neighborhoods outside the CDBG target area. This perception culminated in the recommendation to exclude support for the Historic Preservation Planner and maintain 50% salary support from CDBG funds for the remaining four planners.

Acknowledging the City's FY 2014 entitlement allocation is basically comparable to its FY 2013 allocation, CDAC's recommended allocations towards direct programming are primarily consistent with last year's funding levels. Notable comments with respect to CDAC recommendations are as follows:

- **Infrastructure:** In the past two years, CDAC's recommendation for public infrastructure is to support the enforcement of the City's Complete Streets Policy which incorporates walkable, livable, and aesthetic street elements that are not typically completed under the City's normal course of operations. This was deemed a philosophical shift in the previous use of CDBG allocations which supported milling and paving of additional CDBG-eligible neighborhood streets as part of the City's overall annual mill and pave program. However CDAC acknowledges that this past year's winter weather conditions caused significant distress to many neighborhood streets. Therefore they recommended to increase last year's allocation from \$84,000 to \$115,000 and supported flexible use of funding to support mill and pave, Complete Streets, or other essential infrastructure activities such as curb cuts and sidewalk repair that would enhance the integrity of infrastructure systems in CDBG neighborhoods.
- **Senior Housing Repair Program:** CDAC members identified a need to support enhanced programming for seniors as the elderly population in Binghamton/Broome County increases. CDAC recommended an increase to last year's allocation from \$25,000 to \$50,000. Members perceived the increase as supporting more minor housing repair activities which will help more seniors affordably maintain their independence in a quality and personal home setting.

- Human Services: CDAC's preliminary recommendation supports a general public service allocation of approximately \$200,000 for human service programs. However members expressed that additional research and public input of community needs may influence a final recommendation that further delineates portions of this allocation to support specific subpopulations and essential service programming.

The budget that is proposed by the Administration and presented within this plan mostly aligns with CDAC's recommendations for program delivery activities. The Administration differs in CDAC's perception that the efforts and impacts of the Historic Preservation Planner largely occur outside of CDBG neighborhoods. In fact, a map of local and national structures and historic districts that illustrates a large percentage of these structures are within CDBG target areas (see Section IV). Also it was acknowledged that the Administration's reference of this planning position should reflect the full title of **Historic Preservation and Neighborhood Planner** charged with the responsibility to help maintain the integrity, character and history of neighborhoods in the City of Binghamton.

The Administration's decisions for direct programming are also largely in alignment with CDBG recommendations. The most notable difference in the Administration's proposal is the delineation of public service allocations amongst Human Services, Crime Prevention and Youth Programming. Further explanation regarding the Administration's proposed use of CDBG funds is discussed in the General Questions section of this plan.

The activities proposed in the FY 40 HUD Action Plan continue to meet the priority needs of Binghamton residents as identified in the FY 2010-2014 Consolidated Plan, as well as this year's planning process. These priorities include: accessing and maintaining affordable housing; increasing employment and economic opportunities; developing quality infrastructure and recreational spaces; developing sustainable neighborhoods; removing blight; aggressive code enforcement efforts; and meeting the needs of underserved populations.

The Administration's allocations towards the Planning Housing and Community Development Department demonstrate continued support of the department's efforts to effectively administer entitlement programs in compliance with federal regulations. Modest allocations have been made for staff training and professional development to help new and existing staff better understand and comply with new and/or reformed federal regulations, and online reporting systems. Additionally, staff workload is expected to significantly increase during Fiscal Year 2014 with outreach and planning efforts initiating to develop the next five year Consolidated Plan.

## **General Questions**

1. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed during the next year. Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.
2. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) during the next year and the rationale for assigning the priorities.
3. Describe actions that will take place during the next year to address obstacles to meeting underserved needs.
4. Identify the federal, state, and local resources expected to be made available to address the needs identified in the plan. Federal resources should include Section 8 funds made available to the jurisdiction, Low-Income Housing Tax Credits, and competitive McKinney-Vento Homeless Assistance Act funds expected to be available to address priority needs and specific objectives identified in the strategic plan.

Program Year 5 Action Plan General Questions response:

### **GEOGRAPHIC INVESTMENTS**

The activities proposed for FY 40 will meet one of the three national objectives: benefitting low/moderate income persons; eliminating slums and blight; or addressing an urgent need that threatens public health or safety. The Administration will continue to track expenditures and activities conducted in CDAC's recommended geographic focus areas within the City's North Side, West Side and Center City neighborhoods. Maps are provided in Section IV that illustrate community development investments geographically, including in CDBG areas, geographic focus areas, and areas of minority concentration.

### **ALLOCATION OF INVESTMENTS**

#### **Housing - \$616,809**

The City's housing programs are designed to increase home ownership opportunities, maintain and upgrade existing housing stock, and expand access to affordable and quality housing. *The City promotes free choice and does not restrict applicants to purchase homes within a CDBG target area, an underserved area, or any other specific geographic location.* Due to demand of housing repair assistance, the City does not preclude participation from existing homeowners who live in homes that are not located in a CDBG target area so long as the homeowner's household meets CDBG low/moderate income guidelines.

Housing activities are supported with CDBG and HOME entitlement allocations and program income. FY 2014 allocations will support the City's Single Family Housing Rehabilitation Program, maintenance of foreclosed residential properties transferred to the City, competitive procurement for the operation of a minor senior housing repair program, and project management, coordination, and oversight by Housing staff. The HOME allocation sets aside the required 15% to support development of affordable housing by a certified Community Housing Development Organization.

The Administration's proposed budget continues support for the Senior Housing Repair Program consistent with FY 2013 funding levels. The previous Administration recommended a FY 2013 allocation of \$15,000 which was comparable to funding levels of FY 2012. Upon final adoption of the FY 2013 Action Plan, City Council increased the funding level to \$25,000. This program has been consistently awarded to First Ward Action Council, a non-profit agency experienced in developing and managing affordable housing units. The use of CDBG funds has typically offset the agency's personnel and operating costs to provide free labor. The costs of materials are payable by clients. In light of CDBG allocations decreasing every year it would be an unsustainable approach to provide a 100% increase in CDBG funds that cannot support long-term capacity and may not produce significant increase in senior repairs.

Code Enforcement - \$193,750

The primary function of the Code Department is to enforce the NYS Uniform Building Code and local laws pertaining to safe, sanitary housing. FY 40 CDBG funds will be used to support a broad scope of code enforcement activities including: 1) conducting daily patrols to initiate, or respond to, code complaints in specific geographic areas; 2) issue certificates of compliance for ESG assisted rental units to document compliance with federal and local housing standards; 3) assist Housing staff with pre-inspection walk throughs as part of implementing the City's Single Family Rehabilitation Program; 4) enforce the City's vacant property registration law and assist property owners return vacant structures back to productive use; and 5) support enforcement of the City's Rental Registration Program which requires all multi-unit rental properties within the City of Binghamton to be inspected on a triennial basis.

Economic Development - \$153,000

Economic development activities are designed to improve economic conditions that will entice businesses to develop and grow in Binghamton and offer workforce training and job opportunities to low/moderate income City residents. Increasing economic activity is not limited geographically as it is encouraged wherever businesses have an opportunity for growth and jobs can be promoted and accessed by low/moderate income persons. The City will execute its annual contract with the Binghamton Local Development Corporation (BLDC) to manage business loan programs, monitor loan activities and program performance, and leverage additional resources to assist with economic and community revitalization efforts. It is estimated that \$164,314 in unallocated program income from BLDC revolving loan repayments will be available in FY 2014. This income will be used to replenish the revolving loan fund to provide low-interest loans to foster new business, business retention and business expansion activities in the City of Binghamton.

Public Improvements - \$310,000

The Administration has prioritized the use of CDBG funds for public infrastructure to address the distressed conditions of neighborhood streets. The Administration's proposal allocates an investment of \$135,000 which is slightly higher than CDAC's recommendation of \$115,000. The Administration supports CDAC's recommendation to incorporate Complete Street design elements when financially and programmatically feasible.

An allocation of \$95,000 will be used towards improving parks in CDBG-eligible neighborhoods. Proposed improvements include: installation of picnic tables to provide users with additional amenities; planting of trees to improve aesthetics and sustainable environments; improvements of fencing and curbing at Franklin Field and improvements to the restrooms at Columbus Park.

CDBG funds will also be used to obtain technical assistance from the City's Engineering Department in planning and implementing community development activities. The City's Engineering Department provides design and construction inspection services for park and infrastructure improvement projects, procures qualified demolition contractors and oversees demolition activities, and assists with site plan reviews for proposed development activities.

Demolition - \$205,979

CDBG entitlement funds will be used to demolish blighted structures that either pose a particular threat to the health and welfare of the general public, or negatively impact neighborhood value/appeal. Demolition of distressed residential properties will be addressed on a spot basis. The average cost of demolishing a residential home is \$30,000. A map of proposed demolition sites is included in Section IV.

Public Service Programs - \$216,000

The Administration's allocation of \$200,000 for human service programming is aligned with CDAC's recommendation. The Administration's proposal delineates the use of these funds for three types of activities. First, it continues the City's annual competitive procurement process and allocates \$140,000 for human service programs that will either benefit low/moderate income persons or benefit residents residing in CDBG target areas. A minimum of \$20,000 of this allocation must be used to support programming that address youth needs.

Mayor David has committed to supporting the growth of youth in our community and has promoted a stronger partnership with the Binghamton City School District. The Mayor has appointed Dr. Albert Penna, former principal of Binghamton High School and long-time resident of the City of Binghamton, to serve as the Youth Success Director. Dr. Penna brings extensive knowledge of academic, emotional and social influences that impact student success; state and national policies that impact academic achievement; and a large network of school and community partners who are willing to commit their time, resources, and energy to foster environments that provide positive opportunities for youth. Dr. Penna has initiated the development of the Youth Success Advisory Board to help identify needs, gaps in service, and value-added youth programming. An allocation of \$20,000 will provide the Board with a resource throughout the year to implement projects that meet community goals and the goals of CDBG in benefitting low/moderate income persons.

The Administration has also proposed an allocation of \$40,000 for overtime patrols in CDBG target areas. Increased patrolling will occur in summer/fall hours when there is increased presence in parks and during nighttime hours. The use of funds will not only support the Administration and Police Chief's enforcement efforts, but will also be used to foster positive interactions with law enforcement and neighborhood residents. Bike and walking patrols will provide a better opportunity for residents and police to positively engage with one another. These opportunities for relationship building will emphasize residents as an important partner in police efforts to keep neighborhoods safe.

An allocation of \$16,000 will be used for comprehensive housing counseling services. The City will execute a subrecipient contract with Metro Interfaith, the area's only HUD certified counseling agency, to continue its administration of the Binghamton Homeownership Academy. The Academy provides services including home ownership counseling, credit counseling, budget counseling, and referrals to home ownership grant and loan programs. Preliminary discussions have ensued regarding the expansion of services in 2015 which are proposed to include group post-purchase counseling sessions, financial incentives for home maintenance, and courses targeted to younger adults to discuss decision making and impacts of student loans, credit card and other debt influences in the path to affordable and quality housing options.

Planning and Administration - \$294,254

A proposed allocation of \$281,447 in CDBG funds and \$12,807 in ESG funds will be used to support staff in the administration, monitoring and implementation of community development activities that are either funded or leveraged with entitlement funds. In FY 40, staff will be readily engaged in planning and community outreach activities to develop the City's 2015 Five Year Consolidated Plan. The approach to the development of its Consolidated Plan is identified in Recommendation 1.6 of the draft *Blueprint Binghamton* Comprehensive Plan, Community Building Chapter, which states:

“The extensive and diverse community outreach conducted for Blueprint Binghamton reached thousands of people and included a citywide survey administered by the Binghamton Neighborhood Project, interviews and focus groups with resident experts, portable community “Meetings in a Box”, youth engagement both in and out of the classroom, and interactive open houses in the Project Design Studio. Additionally, social media and a project website were developed as online bases for information and discussion...Through this process, community needs and priorities were identified that forms the basis for the recommendations of this Comprehensive Plan. Therefore, this Blueprint Binghamton Mini-Plan on Community Building should be used to frame the programmatic goals and budgetary planning in the City's upcoming development of the 2015-2020 Consolidated Plan.”

Complete budget charts of proposed FY 40 activities and national objectives are provided in Section III.

**ADDRESSING UNDERSERVED NEEDS**

The primary approach that the City uses in outreaching to underserved populations is developing partnerships with community agencies that provide essential services to the underserved including, but not limited to, access to decent, affordable housing, health care, day care/afterschool care, workforce development, education, and advocacy. When opportunities arise, City staff participate in workforce development workshops, housing fairs, neighborhood meetings, and agency meetings.

The City is continuing its partnership with Metro Interfaith to administer the Binghamton Home Ownership Academy (BHOA). BHOA serves as a one stop resource and referral service to persons interested in homeownership or homeowners in need of maintaining the quality and safety of their homes. The agreement addresses two goals. The first goal is to help prepare income eligible first-time homebuyers with personal and financial readiness. The level of interaction required for homeownership readiness often extends beyond the required 8 hours of counseling to obtain a homeownership certificate. Metro Interfaith's role in managing the City's waiting list allows the agency to steadily work with individual clients with an array of housing issues including but not limited to: credit issues; budget planning; understanding mortgage financing and commitments; and understanding the responsibilities of homeownership including maintenance and property upkeep. Metro Interfaith is also responsible for completing client intake forms to document income eligibility and financial readiness for homeownership. Thus, when the City informs Metro Interfaith of an enrollment opportunity, the agency is able to provide the City with a completed intake packet which expedites the process in the client's pursuit of homeownership/rehabilitation.

The second goal of the agreement is for Metro Interfaith to serve as a clearinghouse for housing resources throughout the City. For the past two years, Metro Interfaith has managed the City's First Time Homebuyer and Single Family Rehabilitation Programs waiting lists. The agency also has the responsibility for raising residents' awareness of other housing programs that may be available to help them. The City has discussed expanding Metro's services in 2015 which will include strengthening relationships with realtors and financial institutions and pursuing resources that will incentivize housing maintenance amongst existing homeowners similar to incentive programs that incentivize first-time homebuyers.

The City will continue meeting underserved needs by developing partnerships with community service providers that provide essential services to low/moderate income persons. For FY 40 the Administration is proposing an allocation of \$140,000 from CDBG and \$135,024 from ESG to support its annual procurement process. Requests will be aimed to address current community needs including those that will assist underserved subpopulations such as youth, seniors, disabled persons, and persons who are homeless or at-risk of homelessness. These requests will be framed by outreaching to community service providers, professional associations, local continuum of care, community networks and internal networks to identify the most effective use of funds.

**FEDERAL, STATE, LOCAL RESOURCES**

The City of Binghamton has established the following priorities for FY 40:

- Increase home ownership
- Enhance quality and affordability of existing housing stock
- Improve parks and public infrastructure
- Promote sustainable principles
- Eliminate slum/blight structures
- Provide high impact supportive services
- Increase youth development opportunities

In addition to CDBG/HOME/ESG entitlement funds, the following resources will be used or pursued to meet the above priorities:

**New York State Restore NY Program** – The City has leveraged approximately \$6M from this three-year program to demolish/deconstruct/rehabilitate/reconstruct nearly 100 blighted/distressed structures throughout the City of Binghamton. The City is actively completing projects under its Restore 2 contract which has a current contract end date of December 31, 2014. The City is also actively implementing activities under its Restore 3 award which has a contract end date of December 31, 2016.

**New York State Housing and Community Renewal (NYSHCR)** – The City will be finalizing implementation of housing rehabilitation projects leveraged with its three year \$600,000 home improvement grant. The City submitted a grant in January 2014 requesting \$350,000 to support a new housing enhancement program that would assist a broader spectrum of clients who have identified a need for housing repair assistance but whose income exceeds CDBG/HOME requirements. The approval is still pending consideration. If favorably approved the City will begin implementation of projects during FY 2014.

**Section 8** – The Binghamton Housing Authority (BHA) is the sole entity managing the Section 8 Housing Choice Voucher Program for Broome County. The program operates independently from BHA’s housing complexes and therefore enables clients to transfer their Section 8 housing voucher throughout the country. BHA also manages the HUD-VASH housing voucher program which provides homeless veterans with permanent affordable housing, case management and clinical services provided by the Department of Veterans Affairs (VA).

**McKinney-Vento Funds** – The City assists community agencies that provide housing and supportive services to homeless persons or those persons at risk of homelessness by competitively distributing its Emergency Solutions Grants (ESG) entitlement funding. The Homeless Coalition of the Southern Tier also leverages funding under HUD’s annual Continuum of Care competition to support housing and supportive service programs for homeless persons and families. Under the 2013 CoC grant cycle, the following programs received Tier 1 renewal funding:

• BHA/OFB Shelter Plus Care	\$232,370
• Fairview Recovery/OASAS Shelter Plus Care	\$195,806
• Fairview Supportive House Program Men	\$141,343
• Fairview Supportive Housing Program Women	\$80,637
• YWCA Young Women's Residential Achievement Program	\$99,674
• HMIS (Broome County)	\$89,388
• HMIS II (Delaware/Chenango Counties)	\$15,909
• YWCA Outreach And Retention Program	\$149,690
• VOA Permanent Support Housing Programs	<u>\$202,569</u>
	<b>\$1,207,386</b>

### **Managing the Process**

1. Identify the lead agency, entity, and agencies responsible for administering programs covered by the consolidated plan.
2. Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.
3. Describe actions that will take place during the next year to enhance coordination between public and private housing, health, and social service agencies.

Program Year 5 Action Plan Managing the Process response:

#### **LEAD ENTITY**

The City's Department of Planning, Housing and Community Development (PHCD) continues to be the primary administrator of the City's annual HUD entitlement programs. The Planning Department coordinates with other City departments, contractors and subrecipients to prioritize, implement and monitor projects.

As lead entity, the PHCD Department requested participation from the following entities to develop specific aspects of this Plan:

1. Binghamton Local Development Corporation and Binghamton Economic Development Office – economic development activities
2. Department of Public Works, Parks and Engineering – infrastructure and park activities
3. Metro Interfaith – homeownership counseling and support services
4. Community Development Advisory Committee – citizen engagement
5. Community Agencies/Residents – prioritization of entitlement funds to address housing and non-housing community development needs

**PARTICIPANTS**

PHCD staff work in consultation with the Community Development Advisory Committee (CDAC), which is the formal public participation body for HUD entitlement programs as prescribed by City Charter. PHCD staff are responsible for scheduling and publicizing CDAC meetings, recording and providing copies of recorded meeting sessions to CDAC members and the public upon request, and coordinating meetings between CDAC members, City departments and community stakeholders.

The Department also coordinates scheduling and publicizing notices to obtain public input as part of the planning process. Public notices are advertised in the local newspaper, City government complex and various community spaces such as supermarkets, public library, and public housing complexes. During the planning process, a minimum of two public hearings are held. The first hearing is held to obtain input before programs and activities are formally proposed for the fiscal year. The second hearing is held to receive the public's reaction to activities proposed for the fiscal year. Based upon CDAC/public reaction, CDAC and/or the City may elect to revise recommendations/proposed activities as necessary.

The City maintains a list of community agencies and residents who expressed interest in receiving HUD entitlement public notices. Public hearing notices were published in the Press & Sun Bulletin on 2/28/14 for the first public hearing. A notice announcing publication of the draft Action Plan was published on 5/2/14. Below is a list of agencies that were mailed notices and invited to participate in the public hearings:

<b>Community Agencies</b>
BC Gang Prevention
Broome County Habitat for Humanity
New York State Electric & Gas
Southern Tier Home Builders Remodelers
Fairview Recovery Services
Press & Sun Bulletin
Lend a Hand
Broome County Dept. of Social Services
West Side Neighbors Association
Binghamton City School District
Broome County Chamber of Commerce
Nursing Administration – UHS Binghamton
UHS Foundation
Binghamton Housing Authority
YWCA of Binghamton/Broome County
Salvation Army
Broome County Youth Bureau
Baden-Powell Council #368
ACHIEVE
Mothers & Babies Perinatal Network
Consumer Credit Counseling Service
The Addiction Center of Broome County
First Call for Help!
Educational Talent Search
Family Enrichment Network
Lourdes Hospital
Broome Community College
Broome County Board of Realtors
Delta Sigma Theta Sorority
American Civic Association
Family/Childrens Society of Broome County
Metro Interfaith Housing Mgmt. Corp.
VINES
The Art Mission
HAMA Associates, Inc.

<b>Community Agencies</b>
Family Planning of South Central NY
Boys & Girls Club
Trinity HAVEN Program
Broome County YMCA
The Syracuse Rescue Mission
Catholic Charities
Opportunities for Broome
Roberson Museum & Science Center
Broome County Urban League
Mental Health Association
Crime Victims Assistance Center
Homeless Coalition for the Southern Tier
Volunteers of America
Literacy Volunteers of Broome/Tioga Counties
SOS Shelter
Greater Binghamton Health Center
BC Council of Churches
Lourdes Center for Family Care
Jewish Federation of Broome County
Binghamton Business Professional Association
Girl Scouts Indian Hills Council
American Red Cross, Southern Tier Chapter
Southern Tier Independence Center
BC Public Transportation
Broome County CASA
Action for Older Persons
Broome County Department of Health
Broome Legal Assistance
First Ward Action Council
Susquehanna Day Hab
Community Options
Community Free Clinic
Children’s Home of Wyoming Conference
Southern Tier AIDS Program
MOM’s House

## **COORDINATION**

### **The Coalition for the Homeless of the Southern Tier**

The City's Grants Administrator serves as the City's staff representative in Coalition meetings. The goal of the meetings is to identify gaps in systems delivery and prioritize programming that will help meet federal goals of ending chronic homelessness in 5 years and homelessness amongst youth and families in 10 years. Programs solicited for ESG funding will address federal priorities and local priorities established by the CoC. The City will engage Coalition members in discussing how the FY 2014 Request for Proposals can be better framed to address local needs, and how their role in the selection process should be improved to increase transparency and enhance communication with applicants. Implementation of ESG programs will also be coordinated with the local Department of Social Services since a majority of homeless prevention/rapid re-housing clients are eligible for public assistance, food stamps, and Medicaid benefits.

### **Community Challenge Planning Grant**

In 2010, the City was awarded a \$486,058 grant from the Partnership for Sustainable Communities, a federal interagency collaboration between the Housing and Urban Development Department, Environmental Protection Agency and Department of Transportation. The Sustainable Communities Program provides a unique way to carry out some of the key land-use recommendations in the City's 2009 Sustainable Development and Smart Growth Commission Report, as well as to provide funding for some innovative programming that involves many local and regional partners around housing and homeownership, urban agriculture and green jobs, park beautification and safe streets. The City collaborated with residents and key stakeholders to: 1) Update the City's Comprehensive Plan; 2) Develop a form-based zoning code for a 1.7 mile corridor along Main – Court Streets; and 3) Provide operational grants to four cross-sector collaborations that advance livability goals. These efforts have culminated in the publication of the draft Comprehensive Plan "Blueprint Binghamton: Moving Forward". City staff are currently working with the Administration and Council to discuss comments, concerns, and support of recommendations reflected in the plan. Successful completion of this project and maintaining the City's preferred sustainability status will provide favorable opportunities for the City and its community partners to leverage significant resources from federal agencies including, but not limited to, HUD, DOT, EPA, and USDA.

## **Citizen Participation**

1. Provide a summary of the citizen participation and consultation process (including efforts to broaden public participation in the development of the plan.
  - a. Based on the jurisdiction's current citizen participation plan, provide a summary of the citizen participation process used in the development of the consolidated plan. Include a description of actions taken to encourage

participation of all its residents, including the following:

1. low- and moderate-income residents where housing and community development funds may be spent;
2. minorities and non-English speaking persons, as well as persons with disabilities;
3. local and regional institutions, the Continuum of Care, and other organizations (including businesses, developers, nonprofit organizations, philanthropic organizations, community and faith-based organizations);
4. residents of public and assisted housing developments and recipients of tenant- based assistance;
5. residents of targeted revitalization areas.

b. Identify agencies, groups, and organizations that participated in the process. This should reflect consultation requirements regarding the following:

1. General §91.100 (a)(1) - Consult with public and private agencies that provide health services, social and fair housing services (including those focusing on services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families, homeless persons) during the preparation of the plan.
2. Homeless strategy and resources to address needs of homeless §91.100 (a)(2) – Consult with continuum of care, public and private agencies that address the housing, health, social services, victim services, employment, or education needs of low-income persons, homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) and person at risk of homelessness; publicly funded institutions and systems of care that may discharge persons into homelessness (such as health-care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions), and business and civic leaders.
3. Metropolitan planning §91.100 (a)(5) -- Consult with adjacent units of general local government, including local government agencies with metropolitan-wide planning responsibilities, particularly for problems and solutions that go beyond a single jurisdiction, i.e. transportation, workforce development, economic development, etc.
4. HOPWA §91.100 (b)-- Largest city in EMSA consult broadly to develop metropolitan-wide strategy for addressing needs of persons with HIV/AIDS and their families.
5. Public housing §91.100 (c) -- Consult with the local public housing agency concerning public housing needs, planned programs, and activities.

2. Provide a summary of citizen comments or views on the plan.

3. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.

Program Year 5 Action Plan Citizen Participation response:

**CITIZEN PARTICIPATION**

The development of the FY 40 Action Plan was driven by community outreach from the City's Planning Department and CDAC. The membership format consists of an appointed representative from each Council District, three Mayoral appointees and one 'at large' appointee of City Council. CDAC provides recommendations as to which activities should be considered for funding, concerns that should be addressed in future planning processes, and improvements for strengthening the planning process.

The CDAC facilitated its first public hearing on March 10, 2014 at 7:00 p.m. in City Council Chambers which is a public handicap accessible facility located in City Hall. The first public hearing provided an opportunity for citizens to inform the administration of goals that the City should consider funding with FY 40 entitlement funds. The CDAC's second public hearing is scheduled for Tuesday, May 13, 2014 at 5:00 p.m. in City Council Chambers. The second public hearing will provide citizens with the opportunity to share feedback and comments with respect to the activities proposed (or those not proposed) in the draft FY 40 Action Plan.

Notices for the public hearings are advertised in the community section of the local Press & Sun Bulletin newspaper. Notices are also mailed to community agencies and interested persons that are on the City's mailing list, which includes residents, community, health and social service agencies serving low/moderate income persons, homeless individuals/families, and civic centers that serve non-English speaking persons. Fliers are posted in public venues including the Broome County Public Library and City/County/State government complex, and are distributed to publicly- and privately-managed housing complexes and senior centers where citizens frequently patronize or reside. The City submits press releases to local media organizations, local listservs, and posts announcements on the City's web site. Every effort is made to obtain as much public input as possible from various demographic groups.

City staff also attend meetings to obtain feedback regarding the City’s priorities for activities serving homeless and populations at-risk of homelessness, and has requested participation of members involved with the Coalition for the Homeless of the Southern Tier. The Coalition is comprised of a divergent group of representatives including, but not limited to, homeless shelters, outreach workers, faith-based groups, representatives for the formerly incarcerated, Broome County Department of Social Services, Binghamton Housing Authority, Veterans Affairs, homeless youth advocates, Mental Health Association, and business representatives. The Coalition is the City’s primary network to outreach to a diverse audience to discuss solutions in mitigating homelessness.

The City maintains a close working relationship with Broome County, Binghamton Metropolitan Study, Southern Tier East Regional Planning Board and Broome County Alliance for Health to discuss regional planning and economic development efforts. Most of the consultation and discussion with these entities is in regards to leveraging additional public and private resources to implement programming. These entities are currently involved in the City’s Brownfield Opportunity Area redevelopment initiatives in the First Ward and North Side neighborhoods and Front Street Gateway revitalization project. The City will also worked to develop a strong partnership with the Broome County Land Bank to help the City implement strategic redevelopment strategies that will significantly impact development at a neighborhood, City, or regional scale. The City will continue consultation with the County and other involved municipal planning entities regarding activities that have a regional impact.

**Institutional Structure**

1. Describe actions that will take place during the next year to develop institutional structure.

Program Year 5 Action Plan Institutional Structure response:

The City is fortunate to have established institutional structures in place to advance the FY 40 goals of affordable housing and quality living. The City will rely on these internal institutional networks in implementing FY 40 activities:

<b>Participating Committee(s)</b>	<b>FY 40 Activity</b>	<b>Entitlement Funding Source</b>
Binghamton Local Development Corporation	Economic Development	CDBG
Youth Success Advisory Board Community Development Advisory Committee	Public Service Programming	CDBG/ESG
Shade Tree Commission Commission on Architecture and Urban Design Public Art Advisory Board Youth Success Advisory Board Livable Communities Alliance Design Your Own Park	Neighborhood / Sustainable Development	CDBG/HOME

The City will continue to connect its internal networks with external institutional networks that can assist with better informing recommendations, and to increase awareness and improved access to services for all community residents. These external networks include public educational institutions, community advocacy institutions, and grassroots organizations.

### **Monitoring**

1. Describe actions that will take place during the next year to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

Program Year 5 Action Plan Monitoring response:

The Planning Department serves as the lead entity in managing HUD entitlement funds. The Department continues to implement operational and organizational reforms to improve departmental productivity and enhance performance. The City's Grants Administrator is responsible for handling compliance issues, reporting and technical assistance for HUD funded programs.

The continued cuts in CDBG funding limits the ability to provide an adequate level of funding for staff training. The City prioritizes attending HUD sponsored training whenever possible however travel is usually limited to regional trainings due to limited training funds. City staff will continue to take advantage of teleconference training sessions, webinar trainings, HUD sponsored technical assistance training and affordable regional training opportunities whenever possible.

The Planning Director is one of the Mayor's appointed positions. Mayor David recently announced the hire of Jennie Skeadas-Sherry, AICP as the new Director of Planning, Housing and Community Development. Ms. Skeadas-Sherry will join the Administrative team beginning May 12<sup>th</sup>. PHCD staff will work with Jennie to bring her up to speed with current policies and processes that inform the department's extensive workload. Her diverse experience touches on all aspects of the department's work in housing, planning, and administration, and will help contribute to improving staff efforts to monitor housing and community development projects, track compliance, and evaluate impact.

Currently, all subrecipients that are awarded entitlement funds are required to enter into a formal contract with the City. The contract outlines local and federal programmatic requirements for which the subrecipient must follow. Contract documents include language regarding retention of records and inform subrecipients that records are subject to review by the City, HUD and Inspector General.

Housing staff perform periodic inspections of housing repair activities for projects funded under the City's Affordable Housing Programs throughout the construction period. Housing staff manage disputes between clients and contractors to resolve work complaints during construction and one year after project completion. Clients can also call housing staff during their occupancy period to identify resources that can help with housing maintenance issues.

CHDO projects assisted with HOME funds are annually inspected by the City's Housing Caseworker, Housing Coordinators and City Building Inspector to ensure compliance with affordability, local housing quality standards (including common areas), and affirmative marketing standards. The Housing Caseworker performs an on-site review of the standard reporting documentation. This review includes current project rent rolls (number of units, tenant, household size, rent, etc), project financial statements reflecting operating and replacement reserve accounts, the CHDO certified annual audit/financial report, etc. The Housing Coordinators and Building Inspector conduct inspections to confirm the unit's compliance with Housing Quality Standards. The length of the affordability and compliance inspection period is tied into the amount of HOME funds per assisted unit which ranges from 5-20 years.

CDBG and ESG human service agencies are subject to an annual site visit to verify applicant eligibility and to see program delivery in action when possible. CDBG funded agencies are provided with a Client Intake Form to document client residency and income eligibility. They are also provided with ethnicity reports and narrative reports to submit three times during the contract year.

Federal regulations require agencies receiving ESG funds to utilize the local Homeless Management Information System (HMIS) for data collection. ESG funded agencies are also subject to an annual site visit. The City attempts to conduct site visits collaboratively with the HMIS technical assistant. All quantitative data is collected in HMIS.

All forms provided to subrecipients are annually evaluated to determine whether changes are required to ensure compliance with federal program requirements. The City's Grants Administrator is responsible for conducting site visits to CDBG and ESG funded agencies. The City has met with the Youth Success Director and Advisory Board to express the importance of continued involvement from Youth Board members with monitoring youth programs. Additionally, the City has also expressed the importance of increased participation amongst Community Development Advisory Committee members to see programs in action to better inform their final recommendations to City Council.

Recipients of CDBG and ESG funds are paid on a reimbursement basis. Recipients must submit a Claim for Payment Form as prescribed by the City of Binghamton and attach supporting payment documentation. The Claim and documentation are audited by department staff and the City Comptroller's Office before payment is disbursed.

### **Lead-based Paint**

1. Describe the actions that will take place during the next year to evaluate and reduce the number of housing units containing lead-based paint hazards in order to increase the inventory of lead-safe housing available to extremely low-income, low-income, and moderate-income families, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.

Program Year 5 Action Plan Lead-based Paint response:

Addressing lead-based paint has been a component of the City's housing programs for over 10 years. The City documents that persons receiving assistance through the City's First Time Homebuyer Program and Housing Rehabilitation Programs are provided with the *"Protect Your Family From Lead in Your Home"*, published by the U.S. Environmental Protection Agency. Through the City's formal agreement with its certified risk assessor EcoSpect, third party risk assessments and clearance tests are performed for all houses rehabilitated under the City's housing programs. The Housing Department records a separate mortgage for the loan amount used to address lead hazards. This loan is completely forgiven if clients maintain their assisted unit as their principal place of residence for more than five years from the project completion date.

The Housing Staff coordinates with the City's Building Bureau to distribute information to contractors who are obtaining building permits in order to attract more contractors who were certified in lead safe work practices to participate in the City's housing programs. This information highlights the benefits of the City's housing program in meeting federal lead regulations including third party lead hazard testing and record maintenance.

An additional measure to address lead-based paint is the Code Enforcement's involvement in inspecting and providing certificates of compliance for new rental units or units with a pregnant woman or child under age 6 that benefit from rental assistance with ESG funds. The Code Officers' inspection is inclusive of a lead visual assessment which indicates the potential of lead-based paint. ESG assistance will not be provided to units without a certificate of compliance. Clients will be informed of the results of failed inspections. Residents will have the opportunity to voluntarily relocate to affordable housing units that comply with local housing code in order to be further considered for ESG assistance.

**HOUSING**

**Specific Housing Objectives**

\*Please also refer to the Housing Needs Table in the Needs.xls workbook.

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve during the next year.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.

Program Year 5 Action Plan Specific Objectives response:

The City's Housing Programs will continue to focus on increasing affordable homeownership opportunities. The Affordable Housing Program addresses three areas: 1) increase the number of owner-occupied housing units; 2) address lead hazards; and 3) improve housing stock to meet/exceed federal Housing Quality Standards.

In FY 40 entitlement funds will be used to meet the following housing objectives:

<p><b>Housing Goal 1: Promote Homeownership</b></p> <p>Objective 1 Support programs that encourage responsible homeownership and property maintenance.</p> <p>Proposed Outcomes</p> <ul style="list-style-type: none"> <li>• City's Housing and Code Enforcement Departments will coordinate efforts to develop reporting form for all federally assisted housing projects to annually document homeowners' compliance with City's housing and property maintenance code.</li> </ul>
<p>Objective 2 Promote initiatives that enhance neighborhood safety and livability to attract and retain new homeowners.</p> <p>Proposed Outcomes</p> <ul style="list-style-type: none"> <li>• Support community development activities that will improve recreational spaces and implement neighborhood design features to accommodate all users of all abilities.</li> </ul>
<p><b>Housing Goal 2: Improve affordability, accessibility and quality of existing housing stock</b></p> <p>Objective 1 Support affordable housing repair programs that offset cost burden to low-income</p>

<p>families.</p> <p>Proposed Outcomes</p> <ul style="list-style-type: none"><li>• Provide housing repair grants and deferred loans to approximately 8 owner-occupied low-income families.</li><li>• Target housing funds to assist at least 30 elderly/disabled households with essential housing repair services.</li></ul>
<p>Objective 2</p> <p>Partner with qualified housing developers to rehabilitate/redevelop affordable renter and owner-occupied housing.</p> <p>Proposed Outcomes</p> <ul style="list-style-type: none"><li>• Allocate funds to at least one CHDO project that will either develop an affordable owner-occupied or renter-occupied housing structure.</li></ul>
<p>Objective 3</p> <p>Enhance capacity and leverage additional housing resources from private and public entities either independently or in conjunction with experienced community partners.</p> <p>Proposed Outcomes</p> <ul style="list-style-type: none"><li>• Use entitlement funds to help CHDOs leverage additional resources for at least one affordable housing project.</li><li>• Support the efforts of the Economic Development Office and Binghamton Local Development Corporation in pursuing state and federal resources for job creation and economic growth.</li><li>• Pursue funds under the NYS Division of Housing and Community Renewal Home Improvement and Acquisition/Rehabilitation programs.</li></ul>
<p><b>Housing Goal 3: Aggressively enforce federal, state and local housing codes</b></p>
<p>Objective 1</p> <p>Cite and follow-up on citations to correct property code violations. Prepare for phased implementation of local rental registration law.</p> <p>Proposed Outcomes</p> <ul style="list-style-type: none"><li>• Develop report that documents amount of citations and correction of code violations that occurred in CDBG target areas.</li><li>• Perform inspections and provide certificates of compliance for ESG assisted units within City of Binghamton.</li></ul>
<p>Objective 2</p> <p>Reduce blight by demolishing properties that are structurally compromised or pose a serious threat to the health and safety of the general public.</p> <p>Proposed Outcomes</p> <ul style="list-style-type: none"><li>• Continue to work with Broome County to identify blighted residential properties that are scheduled for foreclosure and deemed most appropriate for demolition that the City can acquire at no cost.</li></ul>

**Objective 2**

Support public services, neighborhood planning efforts, and community development programs that adhere to smart growth principles.

**Proposed Outcomes**

- Planning and Housing staff to continue to work with established institutional structures to advance community development initiatives.
- Implement neighborhood initiatives that educate the community on smart growth principles.

In addition to federal entitlement resources, the City proposes to use the following funds to achieve FY 40 goals:

- Restore New York – The City will use its Restore NY Rounds 2 and 3 grant funds to demolish, deconstruct, rehabilitate, reconstruct over 70 distressed properties.
- New York State Housing and Community Renewal – The City will utilize its \$600,000 grant to rehabilitate 30 owner-occupied homes.
- New York Main Street Program – The BLDC received a \$250,000 grant from the New York State Housing and Community Renewal to assist commercial property owners with commercial and residential revitalization efforts in the City’s designated downtown historic district. Per State guidelines, Main Street funds can be used to award up to \$50,000 in grant funds to building owners. Building renovation grant funds can be used to renovate facades, storefronts and commercial interiors, with an additional \$10,000 per residential unit up to a per building maximum of \$100,000 not to exceed 75% of the total project cost. Any residential unit assisted with grant funds that is vacant at the time of the application or becomes vacant during the regulatory term must be marketed to, and affordable to, households with incomes at or below 80% or 90% of the median family income (depending on the funding year), as adjusted for family size. State rent limits must be honored for assisted units throughout the regulatory term.

**Needs of Public Housing**

1. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake during the next year to encourage public housing residents to become more involved in management and participate in homeownership.

2. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation during the next year.

Program Year 5 Action Plan Public Housing Strategy response:

The City of Binghamton and the Binghamton Housing Authority (BHA) have developed a strong and effective relationship in pursuing housing development opportunities. To increase homeownership opportunities, the City of Binghamton has certified the BHA's not-for-profit subsidiary Community Potential, Inc. (CPI) as a Community Housing Development Organization. The City awarded HOME funds to CPI to complete its first homeownership project at 18 James Street. The project has been completed and successfully sold to a family who are new homeowners of a completely rehabilitated four-bedroom single family home.

The City provides its promotional material for home ownership opportunities to the Housing Authority. Having their not-for-profit subsidiary CPI as a designated CHDO provides the Authority with direct insight to increase residents' awareness and to assist them with exploring the possibility of pursuing home ownership opportunities.

The Authority steadily pursues leveraging resources to provide supportive services and to meet its mission of creating vibrant resident neighborhoods and encouraging respect (and partnership) among the BHA, its residents, and the larger community. BHA's current Public Housing Agency Action Plan identifies the following goals and objectives for meeting the needs of residents:

- Increase the availability of decent, safe and affordable housing.
- Housing voucher program goal is to increase outreach efforts to potential voucher landlords.
- Reduce public housing vacancies, apply for additional rental vouchers, leverage private or other public funds to create additional housing opportunities.
- Increase customer satisfaction.
- Implement public housing security improvements.
- Promote self-sufficiency by increasing the number and percentage of employed persons in assisted families.
- Provide or attract supportive services to increase independence for the elderly or families with disabilities.

FY 40 entitlement funds will help meet some of BHA's goals. Continued support of the Binghamton Homeownership Academy (BHOA) will be extremely beneficial to BHA residents interested in transitioning to the path of homeownership. Graduation from BHOA will enable BHA residents to access valuable resources to

obtain decent, safe, and affordable owner-occupied housing including resources under the City's first time homebuyer program and rehabilitation funds under the City's housing rehabilitation program.

FY 40 CDBG entitlement funds will be used to competitively procure human service programs that address the needs of low/moderate income residents. The City prioritizes funds to programs that promote self sufficiency and provide an unduplicated essential service, serves an underserved population and/or provides a service that addresses a high priority need. These prioritizations will assist BHA residents in obtaining employment and supportive services to achieve maximum self-sufficiency.

Lastly, the City's FY 40 HOME allocation includes funding to assist with CHDO affordable housing development. As a designated CHDO, BHA's not-for-profit subsidiary, Community Potential, Inc., will have an opportunity to compete for CHDO funds to complete an affordable housing development project. The opportunity to leverage HOME funds will assist BHA in creating additional housing opportunities for BHA residents.

### **Barriers to Affordable Housing**

1. Describe the actions that will take place during the next year to remove barriers to affordable housing.

Program Year 5 Action Plan Barriers to Affordable Housing response:

The City continues to use entitlement funds to address barriers to becoming a new homeowner and helping existing homeowners maintain their homes. Under its Affordable Housing Program, the City has been using available CDBG funds allocated for homeownership programming in prior years to offer a deferred loan up to \$10,000 to help with down payment and closing costs. In addition to this assistance, the City uses HOME funds to help owner-occupants of single family structures rehabilitate their homes so that it meets federal and local housing quality standards. To help alleviate applicants' cost burden over the long-term, the City will completely forgive its down payment loans and lead hazard reduction loans should existing owner occupants maintain their homes as their principal place of residence for a minimum of five years. Applicants who are assisted with non-lead housing repairs are provided with a deferred loan that is 60% forgiven after the five-year occupancy period and is due only upon sale or transfer.

The City has been successful in leveraging additional assistance from New York State Housing and Community Renewal. State funding has enabled the City to provide deferred loans up to \$20,000 towards housing rehabilitation activities that can be completely forgiven upon clients' compliance with the City and State occupancy terms. The City will be using HOME entitlement funds, NYS HCR funds, and prior years program income from housing loan repayments, to support the City's rehabilitation program.

Lastly, BLDC anticipates receiving \$164,314 in unallocated program income by the end of the FY 2013 reporting period. Program income funds, along with the FY 2014 allocation of \$153,000, will be used to support economic development efforts to attract new businesses and leverage resources to improve/expand existing businesses. Using entitlement funds to support economic development activities will help create jobs for low/moderate income persons which will help them to acquire and maintain affordable housing.

### **HOME/ American Dream Down payment Initiative (ADDI)**

1. Describe other forms of investment not described in § 92.205(b).
2. If the participating jurisdiction (PJ) will use HOME or ADDI funds for homebuyers, it must state the guidelines for resale or recapture, as required in § 92.254 of the HOME rule.
3. If the PJ will use HOME funds to refinance existing debt secured by multifamily housing that is that is being rehabilitated with HOME funds, it must state its refinancing guidelines required under § 92.206(b). The guidelines shall describe the conditions under which the PJ will refinance existing debt. At a minimum these guidelines must:
  - a. Demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing.
  - b. Require a review of management practices to demonstrate that disinvestments in the property has not occurred; that the long-term needs of the project can be met; and that the feasibility of serving the targeted population over an extended affordability period can be demonstrated.
  - c. State whether the new investment is being made to maintain current affordable units, create additional affordable units, or both.
  - d. Specify the required period of affordability, whether it is the minimum 15 years or longer.
  - e. Specify whether the investment of HOME funds may be jurisdiction-wide or limited to a specific geographic area, such as a neighborhood identified in a neighborhood revitalization strategy under 24 CFR 91.215(e)(2) or a Federally designated Empowerment Zone or Enterprise Community.

- f. State that HOME funds cannot be used to refinance multifamily loans made or insured by any federal program, including CDBG.
4. If the PJ is going to receive American Dream Down payment Initiative (ADDI) funds, please complete the following narratives:
  - a. Describe the planned use of the ADDI funds.
  - b. Describe the PJ's plan for conducting targeted outreach to residents and tenants of public housing and manufactured housing and to other families assisted by public housing agencies, for the purposes of ensuring that the ADDI funds are used to provide down payment assistance for such residents, tenants, and families.
  - c. Describe the actions to be taken to ensure the suitability of families receiving ADDI funds to undertake and maintain homeownership, such as provision of housing counseling to homebuyers.

Program Year 5 Action Plan HOME/ADDI response:

The City of Binghamton receives an annual HOME entitlement but is not a recipient of ADDI funds. Thus this response only covers issues pertaining to the HOME program.

The City's FY 2014 HOME allocation is \$374,421 which represents a 3% increase from its FY 2013 allocation. The City is proposing to use HOME funds as follows:

• HOME Program Delivery -	\$ 35,836 (10%)
• Single Family Rehabilitation -	\$ 282,422 (75%)
• CHDO Set Aside -	\$ 56,163 (15%)
<i>FY 40 HOME Budget</i>	<i>\$ 374,421</i>

The City has projected receiving payments from prior housing rehabilitation loans in the amount of \$40,000 in FY 40. Program income will be allocated to support the City's rehabilitation of single family homes.

### **SINGLE FAMILY REHABILITATION**

The City proposes to use 75% of its HOME funds towards its Single Family Rehabilitation Program. The program provides deferred zero-interest loans to rehabilitate single family homes of existing owner-occupants in compliance with local housing quality standards. HOME funds and funds leveraged from New York State Housing and Community Renewal are used to finance this program.

*The Single Family Rehabilitation Program is not subject to federal resale/recapture provisions because these provisions do not apply to existing homeowners. However to maintain investment and stability in neighborhoods, the City executes a client agreement and records a note and mortgage, which includes occupancy terms, for each HOME loan provided. The terms require existing homeowners to maintain title*

and live in the assisted unit as their principal place of residence for 5-years post project completion. The City of Binghamton's local occupancy policy states:

"A client who lives in an assisted structure for a period of 1 day but less than 5 years is required to pay 100% of the loan amount. A client who lives in an assisted structure for more than 5 years + 1 day is obligated to pay 40% of the loan. Repayment is due upon death, sale/transfer of title, or failure to occupy the property as the principal place of residency during the initial 5-year residency requirement."<sup>2</sup>

Due to a 40% decrease in HOME entitlement funds, the City provides up to \$20,000 in financial assistance with its State funding. Clients who receive more than \$10,000 in State funding are required to maintain the property as their principal place of residency for a period up to 9½ years in order for assistance to be completely forgiven.

### **CHDO SET-ASIDE**

For FY 40, the City of Binghamton has allocated 15% of HOME funds for CHDO projects. Currently the City's designated CHDOs include:

- First Ward Action Council
- SEPP Management Company
- Community Potential, Inc.
- Metro Interfaith
- Opportunities for Broome

In 2012, HUD published revised regulations governing the use of HOME funds. Specific to CHDOs grantees must document that Community Housing Development Organizations (CHDOs) have staff capacity and experience developing projects of the same size, scope and level of complexity as activities for which HOME funds are being reserved or committed. Capacity includes paid staff responsible for day-to-day operations, not volunteers, board members or consultants. Grantees are required to certify that this action was completed prior to entering into a legally binding written agreement and committing HOME funds in IDIS.

### **CHDO Rental Projects**

In the past, the City has used CHDO funds to provide grants and deferred loans to develop affordable rental properties. The use of HOME funds for rental properties is subject to rent and affordability requirements depending upon the amount of HOME funds invested.

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<sup>2</sup> HOME loans that are used to reduce lead hazards are 100% forgiven if client meets 5-year occupancy requirement.

ACTIVITY	AVERAGE PER-UNIT HOME \$	MINIMUM AFFORDABILITY PERIOD
Rehabilitation or Acquisition of Existing Housing	<\$15,000/unit \$15,000-\$40,000/unit >\$40,000	5 years 10 years 15 years
Refinance of Rehabilitation Project	Any \$ amount	15 years
New Construction or Acquisition of New Housing	Any \$ amount	20 years

The City executes a project agreement with CHDOs, records a note and mortgage to enforcement repayment requirements, and records a deed restriction to enforce rent and affordability requirements. The City conducts on-site monitoring to verify compliance with HOME regulations regarding property standards and information submitted by CHDOs with respect to tenants’ incomes, rents, leases, tenant selection policies and tenant termination policies. The frequency of on-site monitoring is conducted in accordance with the number of units that received HOME assistance as follows:

# of Units	Inspection Required
1-4	Every 3 years
5-25	Every 2 years
26 or more	Annually

**CHDO Homebuyer Projects**

As identified in the City’s 2010-2015 Consolidated Plan, a priority goal is to increase homeownership in the City. The City is fortunate to have received over \$6,000,000 in housing revitalization funds under the New York State Empire State Development Corporation’s Restore NY Program. The City is working with CHDO agencies Community Potential, First Ward Action Council, Opportunities for Broome and Metro Interfaith to rehabilitate/reconstruct ≈20 substandard properties using Restore funds.

HUD’s revised 2012 HOME regulations require homebuyer units to be converted to a HOME-assisted rental unit if it is not sold to an eligible homebuyer within six months of construction completion. A unit is considered sold when the grantee has a ratified sales contract for the unit within six months of completing project construction. Completing project construction means that all necessary construction work has been completed and the project has received a certificate of occupancy, and the project is ready for occupancy. CHDOs proposing to use HOME funds to develop homeownership units must document that neighborhood market conditions are adequate to support the proposed homeownership project.

CHDO funds used for homebuyer activities are subject to affordability requirements and resale/recapture provisions. Affordability periods are based on the amount of HOME funds provided for the property as follows:

HOME Funds Provided	Affordability Period
<\$15,000	5 years
\$15,000 - \$40,000	10 years
>\$40,000	15 years

Recapture

The City will use recapture provisions when:

- HOME funds are provided as a direct subsidy to reduce the purchase price from fair market value to an affordable price, or otherwise directly subsidizes the purchase (e.g., down payment or closing cost assistance,)

**and**

- The amount of public funds provided by the City is less than 50% of the total CHDO project costs.

Recapture provisions will be imposed in compliance with 24 CFR § 92.254 Qualification as Affordable Housing: Homeownership, as follows:

“Recapture provisions will ensure that the City recoups all or a portion of the HOME assistance to the homebuyer, if the housing does not continue to be the principal residence of the homebuyer for the duration of the occupancy period specified in the homeowner note and mortgage. The City will forgive 10% of the HOME investment due for every year the homeowner lives in the assisted structure. For activities that address lead hazards, the HOME investment will be 100% forgiven if the homeowner lives in the assisted structure beyond the specified occupancy period. For non-lead activities, the HOME investment will be 60% forgiven if the homeowner lives in the assisted structure beyond the specified occupancy period. The amount recaptured is subject to net proceeds which are defined as the sales price minus non-HOME loan repayments and any closing costs. If net proceeds are less than the HOME investment due the City will recapture 100% of the amount of net proceeds. Repayment is due upon death, sale/transfer of title, or failure to occupy the property as the principal place of residency during the specified occupancy period. “

The City will enforce recapture provisions by executing a client agreement and recording a note and mortgage to cause a lien on the homebuyer’s property.

Resale

The City will use resale provisions when:

- The amount of public funds provided by the City is equal to or greater than 50% of the total CHDO project costs

**or**

- HOME funds are provided as a development subsidy/grant.

Resale provisions will be imposed in compliance with 24 CFR § 92.254 Qualification as Affordable Housing: Homeownership, as follows:

“Resale provisions will ensure that if the HOME assisted housing does not continue to be the principal residence of an income eligible household (defined as a household that meets HUD current low/moderate income guidelines six months within purchase date) for the duration of the specified affordability period, then the house must be subsequently sold to another income eligible household who will use the property as his/her principal residence. The resale requirement will also ensure that the price at resale provides the original HOME assisted homebuyer with a fair return on investment (including homeowner’s investment and any capital improvements) and ensure that the housing will remain affordable to a reasonable range of low-income homebuyers.”

The City will execute a CHDO project agreement and record a deed restriction to impose resale requirements. Per the executed agreement, Metro Interfaith will work with CHDOs and homeowners in monitoring and compliance with resale provisions. The affordability restrictions may terminate upon occurrence of any of the following events: foreclosure, transfer in lieu of foreclosure or assignment of an FHA insured mortgage to HUD. The City can also use purchase options, rights of first refusal or other preemptive rights to purchase the housing before foreclosure to preserve affordability. The affordability restrictions shall be revived according to the original terms if, during the original affordability period, the owner of record before the termination event, obtains an ownership interest in the housing.

### **REFINANCING**

The City of Binghamton does not anticipate using FY 40 HOME funds to refinance existing debt.

## **MATCHING REQUIREMENTS**

HOME regulations require participating jurisdictions to match an amount equal to no less than 25% of total HOME funds drawn for project costs. Matching funds must be from non-federal sources. Match credit can be earned from fully or partially funded HOME assisted projects or HOME eligible projects that are residential or mixed use.<sup>3</sup> Excess match generated in a fiscal year can be carried forward to meet the next year's match obligation.

Based upon the City's FY 2014 HOME allocation, the City's match requirement will be just under \$85,000. In the past, HUD has reduced the City's match requirement, including approving a 100% match reduction for FY 2011 and FY 2012 drawdowns to help with the City's recovery efforts experienced from the presidentially declared disaster flood resulting from Tropical Storm Lee. The City's most recent HOME match report submitted to HUD on November 31, 2013, indicates that the City has \$450,957 in excess HOME match reserves. The City is fortunate that it will continue to have eligible projects funded with HOME and State funds leveraged by the City. State funds will be accounted towards HOME match reserves.

## **HOMELESS**

### **Specific Homeless Prevention Elements**

\*Please also refer to the Homeless Needs Table in the Needs.xls workbook.

1. Sources of Funds—Identify the private and public resources that the jurisdiction expects to receive during the next year to address homeless needs and to prevent homelessness. These include the McKinney-Vento Homeless Assistance Act programs, other special federal, state and local and private funds targeted to homeless individuals and families with children, especially the chronically homeless, the HUD formula programs, and any publicly-owned land or property. Please describe, briefly, the jurisdiction's plan for the investment and use of funds directed toward homelessness.
2. Homelessness—In a narrative, describe how the action plan will address the specific objectives of the Strategic Plan and, ultimately, the priority needs identified. Please also identify potential obstacles to completing these action steps.

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<sup>3</sup> Matching requirements for mixed use projects require project space to be 51% or more residential and 50% or more of units are HOME assisted. Investment in non-HOME assisted units can be used as a match if units meet HOME affordability requirements.

3. Chronic homelessness—The jurisdiction must describe the specific planned action steps it will take over the next year aimed at eliminating chronic homelessness by 2012. Again, please identify barriers to achieving this.
4. Homelessness Prevention—The jurisdiction must describe its planned action steps over the next year to address the individual and families with children at imminent risk of becoming homeless.
5. Discharge Coordination Policy—Explain planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how, in the coming year, the community will move toward such a policy.

Program Year 5 Action Plan Homeless Needs response:

The primary federal sources for addressing homelessness are McKinney-Vento funds leveraged through the Emergency Solution Grants (ESG) Program and the Continuum of Care application process. Funding is also leveraged for service programming and capital improvements from agencies including, but not limited to, Broome County Department of Social Services, Broome County Youth Bureau, County and State Offices of Mental Health, New York State Office of Temporary and Disability Assistance, and New York State Office of Alcoholism and Substance Abuse Services. The Broome County United Way, local foundations, and private fundraising activities also provide resources to homeless service providers that are used to help individuals from becoming homeless or to assist individuals who are experiencing homelessness with accessing safe shelter.

Regulations governing the ESG program require grantees to provide a dollar for dollar match to the amount of grant funds received. The match can consist of:

- *Cash contributions.*
- *Noncash contributions.* The value of any real property, equipment, goods, or services contributed to the ESG program, provided that if the recipient or subrecipient had to pay for them with grant funds, the costs would have been allowable.
- *Costs paid by program income from ESG assisted activities that are subsequently used for eligible ESG expenses.*

The City's FY 2014 ESG allocation is \$147,831. The City is proposing to use 7.5% of its ESG allocation for administrative support. Additionally the City proposes to use \$1,720 in ESG funds to pay for one HMIS user fee to oversee ESG subrecipients' data collection efforts. The City's use of ESG funds will be matched with CDBG funds.

The City will outsource the remaining ESG funds by conducting a competitive procurement process. Per HUD regulations the City may not allocate more than 60% of its entitlement allocation to homeless outreach and emergency shelter operations. The City has allocated \$88,000 for homeless outreach/emergency shelter programming and approximately \$47,000 for homeless prevention/rapid re-housing activities. The City will request input from Coalition members to determine if more funding should be provided towards homeless prevention and rapid re-housing activities.

ESG funds will not support more than 50% of an applicant's ESG project costs. Applicants will be required to provide a budget and budget narrative which will be used to identify proposed funding sources and justify project costs. Successful applicants will be required to document matching sources used when submitting the final ESG report. It is anticipated that matching funds will be derived from public/private funds leveraged by subrecipients.

Coalition members conducted a street count and one point-in-time count on January 27, 2014. The results of this count have not been published at this time. Thus the information included in this Plan are based upon the most recently published statistics based upon the point-in-time count conducted on January 28, 2013<sup>4</sup>. Broome County's sheltered population totaled 264 people with only one sheltered person identified as chronically homeless. The point in time count indicates that the highest subpopulation of homelessness are individuals suffering from chronic substance abuse and mental illness.

Some local homeless service providers employ street outreach workers who build relationships with persons living in places not meant for human habitation to link them to services that will help them on the path to self-sufficiency. Homeless service providers also offer case management and referrals to support programs as part of comprehensive care plans to help clients access mainstream resources, manage client influences from substance abuse, mental health disorders or medical/physical disabilities, and overcome barriers such as employment, transportation, childcare, etc. that compromise a client's ability to achieve independent living.

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<sup>4</sup> Published on One CPD Resource Exchange <https://www.onecpd.info/hdx/guides/pit-hic/>

Although not identified within the City's Strategic Plan, the Homeless Coalition has often identified the need for housing vouchers, especially in the winter months, to assist homeless individuals/families with no resources and are in need of emergency shelter at homeless shelters or hotels. The Coalition has implemented a no-freeze policy from December to March as these are typically the coldest months in Broome County. The Coalition was fortunate to receive an \$8,000 grant from a local community foundation to implement their no-freeze policy in 2013 and 2014. However this funding will need to be replenished for 2015. The City will work with the Coalition to assist them with raising awareness of need and resources to support the no-freeze policy.

The City will also continue to work with the Coalition members and mainstream agencies to help individuals and families remain in their homes and/or rapidly obtain decent affordable permanent housing. The use of ESG funds to support these types of activity is relatively new. The passage of the 2009 HEARTH Act, amended the McKinney-Vento Homeless Assistance Act which authorized revised regulations including the renaming of the program to the Emergency Solutions Program. The interim regulations were provided by HUD on January 4, 2012 and further amended under President Obama's signing of the Moving Ahead for Progress in the 21<sup>st</sup> Century Act (MAP-21).

The publication of the interim regulations enabled the City to begin soliciting agencies to provide homeless prevention and rapid re-housing services. In the first year, the City received applications from two established not-for-profit agencies proposing these services to help chronically homeless individuals and families at-risk of homelessness. The City was in the fortunate position to fund both agencies. The next year the City received an application from only one of the agencies. Upon analysis and discussion with both past recipients, the City has identified that a different approach to procuring these services may be warranted in order to enhance stability for agencies and clients. The City will request input from Coalition members to determine if funding for homeless prevention and rapid re-housing activities should be awarded as a multi-year funding award to entice more agencies in competing for funds.

FY 40 CDBG and ESG funds will be used to competitively solicit support programs that will help persons who are homeless or at-risk of homelessness achieve maximum self sufficiency. Specific objectives for FY 40 include:

<p><b>Housing Goal 1:</b> Support services to underserved homeless populations of youth and families</p>
<p>Objective 1 Identify gaps in services/program delivery in addressing needs</p> <p>Proposed Outcomes</p> <ul style="list-style-type: none"> <li>• City to work with Homeless Coalition to address community concerns regarding needs for homeless families</li> </ul>
<p>Objective 2 Support the development/enhancement of safe affordable housing and supportive service programs that will address unmet need</p> <p>Proposed Outcomes</p> <ul style="list-style-type: none"> <li>• Use ESG funds to competitively fund programs that respond to unmet needs</li> <li>• Meet with Coalition members to formalize a community strategy for pursuing NYS Homeless Housing Assistance Program funding</li> </ul>
<p><b>Housing Goal 2:</b> Enhance program delivery and operations of existing homeless service programs</p>
<p>Objective 1 Work with homeless service providers to realign programs to steadily progress clients towards self sufficiency.</p> <p>Proposed Outcomes</p> <ul style="list-style-type: none"> <li>• City staff will attend Homeless Coalition meetings and conduct site visits to ESG recipients to discuss enhancements in program delivery.</li> <li>• Work with Coalition to conduct peer monitoring visits and discuss results of ESG and peer monitorings at Coalition meetings.</li> <li>• Attend HMIS meetings to monitor activities outlined in Annual Performance Reports (APR).</li> </ul>
<p>Objective 2 Work with providers to share program’s progress/accomplishments/challenges with community.</p> <p>Proposed Outcomes</p> <ul style="list-style-type: none"> <li>• Attend HMIS meetings to monitor activities outlined in APR.</li> <li>• Present annual ESG statistical to Coalition members.</li> </ul>
<p>Objective 3 Support programs and services that will help clients maintain housing stability.</p> <p>Proposed Outcomes</p> <ul style="list-style-type: none"> <li>• CDBG and ESG funds will be aligned to competitively solicit such support services that will help low-income families maintain permanent housing.</li> <li>• City will use CDBG and ESG funds to competitively solicit support programs that address highest needs amongst homeless subpopulations experiencing</li> </ul>

- chronic substance abuse, severe mental illness and domestic violence.
- ESG funds will be used to competitively solicit quality programs that help homeless persons access housing and case management services in emergency and transitional housing facilities.

The Coalition has a solid referral system in place amongst homeless service providers and public institutions to avert persons leaving public institutions from becoming homeless in Broome County. The NOFA subcommittee has obtained the following discharge policies from public institutions including the Broome County Jail, Broome County Department of Social Services, Lourdes Hospital, Wilson Memorial Hospital, Greater Binghamton Health Center, and Binghamton General Hospital. The expansion of the Coalition to include adjacent communities in Otsego, Delaware, and Chenango is also broadening discussions of referral processes regionally. These discussions raise awareness regarding potential partners, policy barriers, local capacities that impact clients opportunities to maintain connections to their home community.

Broome County Department of Social Services

18 NYCRR 430.12

N.Y. Comp. Codes R. & Regs. tit. 18, § 430.12

COMPILATION OF CODES, RULES AND REGULATIONS OF THE STATE OF NEW YORK  
TITLE 18. DEPARTMENT OF SOCIAL SERVICES

The above referenced action plan sites the need for parents petitioning to receive custody of their minor children be able to show that they have obtained safe and affordable housing before the children will be released into their care. The district must ensure that children 16 to 20 years of age, who will not be returning to the parents home, have a plan of action requiring vocational training/full time job and means to support themselves and demonstrate a competency level to participate in such training as established by the Department or through case worker observation.

United Health Services, Inc.

It is the practice of United Health Services, Inc. to not discharge patients to the streets. United Health Services, Inc. operates two hospitals, Binghamton General and Wilson Memorial as well as three inpatient psychiatric units and two inpatient substance abuse units. Each patient must be discharged to an acceptable safe address. The substance abuse programs discharge over 600 persons per year. At the time of admission 40% of these individuals are homeless, Inpatient psychiatry discharges over 1,200 per year and the homeless rate is approximately 10% meaning a total of 360 patients who need safe housing prior to discharge.

Broome County Department of Corrections

The Broome County Department of Corrections contracts with Jail Ministries operated by the Broome County Council of Churches to provide inmates with discharge planning. It is the policy of the Jail Ministries to work with inmates to secure safe affordable housing prior to and directly following discharge.

As gaps are identified, the City will work with the Coalition to strengthen the discharge planning process.

## COMMUNITY DEVELOPMENT

### Community Development

\*Please also refer to the Community Development Table in the Needs.xls workbook.

1. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), public facilities, public improvements, public services and economic development.
2. Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.

\*Note: Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e., one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve in quantitative terms, or in other measurable terms as identified and defined by the jurisdiction.

Program Year 5 Action Plan Community Development response:

Priority has been placed on the following non-housing community development needs:

- Public Improvements (570.201(c)) – Enhance staff capacity to provide quality infrastructure facilities within CDBG target areas; enhance the quality of infrastructure and provide recreational opportunities that attract increased patronization of parks located within CDBG neighborhoods
- Economic Development (570.201(o)(1)) – Promote economic development activities to augment capital investment and jobs for low moderate-income households
- Public Services (570.201(e)) – Target resources to address current essential needs, especially to underserved populations; foster school-community collaborations that support impactful academic, recreational, and social programming; and support community policing activities that foster positive engagement, relationship building and respectful dialogue amongst youth, adults and community leaders

- Demolition (570.201(d)) – Demolish structures that contribute to neighborhood blight
- Vacant Property Maintenance (Section 105(a)(23) of Housing Community Development Act of 1992) – Maintain foreclosed residential properties to minimize blight and unsafe conditions in CDBG neighborhoods
- Code Enforcement (570.202(c)) – Enhance neighborhoods by enforcing property maintenance code

In Fiscal Year 40 entitlement funds will be used to meet the following objectives as described in Section 91.1 Part 24 of the Code of Federal Regulations:

- Provide decent housing
  - Provide assistance to approximately 50 income-eligible households to enhance quality and affordability of owner-occupied structures
  - Use ESG funds to competitively fund programs that provide rental assistance and supportive services to persons who are homeless or at-risk of homelessness
  - Use HOME funds to support a minimum of one CHDO project that will provide decent affordable housing
  - Provide certificates of compliance for applicable units receiving ESG rental assistance to document compliance with local housing code
- Suitable living environment
  - Target enforcement of property maintenance laws in CDBG target areas
  - Increase community policing presence to foster relationship building and to invoke a feeling of safety amongst residents
  - Competitively fund public service programs that benefit low-moderate income persons
  - Competitively fund programs that involve youth in improving and maintaining quality living environments
  - Promote educational and neighborhood beautification programs that encourage green practices and enhance livability
- Expand economic opportunities
  - Implement marketing activities that attract patrons to local businesses
  - Provide low-interest loans to encourage small business growth and business expansion

### Human Services

The City anticipates requesting proposals for 2015 human service programs in August 2014. The Community Development Advisory Committee will evaluate proposals and recommend programs that are best suited to address a critical or unmet need in the City. The contract cycles for CDBG/ESG subrecipients will coincide with the 2015 calendar year.

### Public Infrastructure

The City will use FY 40 CDBG funds to support infrastructure activities and park improvements in eligible CDBG target areas. It is anticipated that five neighborhood parks and five neighborhood streets will be improved as a result of CDBG investments.

### Code Enforcement

The City will use FY 40 CDBG funds to support code enforcement efforts in CDBG target areas with the funding of Code Enforcement activities. Some of the duties of the code officer include investigations of complaints for code violations; issuing citations and court appearance tickets for code violations; follow-up inspections to ensure compliance; issuing certificates of compliance for room and board houses, rental and commercial properties and off-campus University housing within City limits; issuing certificates of compliance for re-sale for banks; inspecting residential properties approved under the City's affordable housing programs; implementation of the City's rental registration law; and assisting with State of Emergency activities.

The City's Code Department will assist with pre-inspection of units that are eligible for assistance under the City's housing rehabilitation program. Code Inspectors provide housing staff with a report documenting repairs that are needed to comply with the City's housing code. Additionally the City's Code Officers will inspect applicable units receiving ESG rental assistance and issue certificates of compliance to document units compliance with more stringent local housing codes.

### Economic Development

Economic development activities are marketed citywide since employment opportunities and capital investments benefit the entire City, including CDBG target areas and areas of minority concentration. However CDBG program requirements are designed so that employment opportunities are provided to low-/moderate-income persons in order to achieve greater financial stability. The Revolving Loan Fund is managed by the Binghamton Local Development Corporation (BLDC). The BLDC is constantly reviewing its loan programs and identifying activities that will promote businesses to the area.

## NON-HOMELESS SPECIAL NEEDS HOUSING

### **Non-homeless Special Needs (91.220 (c) and (e))**

\*Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve for the period covered by the Action Plan.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.

Program Year 5 Action Plan Specific Objectives response:

2009 Community Housing Assessment Survey data indicates that special populations of non-homeless persons that experience significant cost burden with housing costs include elderly households, disabled households and households occupied by Black, Hispanic and Asian low-income families. Currently, data sets are provided for ethnic and elderly populations but not disabled households.

To address the needs of non-homeless persons, the City will use FY 40 entitlement funds and other resources as follows:

**CDBG, HOME, NYSHCR, and Restore NY** funds will be used to sustain the City's tax base and help homeowners remain in their homes. Special attention will be given to quality programs that provide affordable housing repair services to disabled and senior households.

**ESG** funds will be used to help low-income families remain in their homes in order to avoid the more costly options of relocation or entering into an emergency shelter.

**CDBG** funds will be used to support green workforce initiatives, energy efficiency programs, economic development programs and quality and innovative public service programs that benefit targeted populations, including but not limited to youth, elderly, persons with disabilities, and under/unemployed.

**Community Development Block Grant Program**

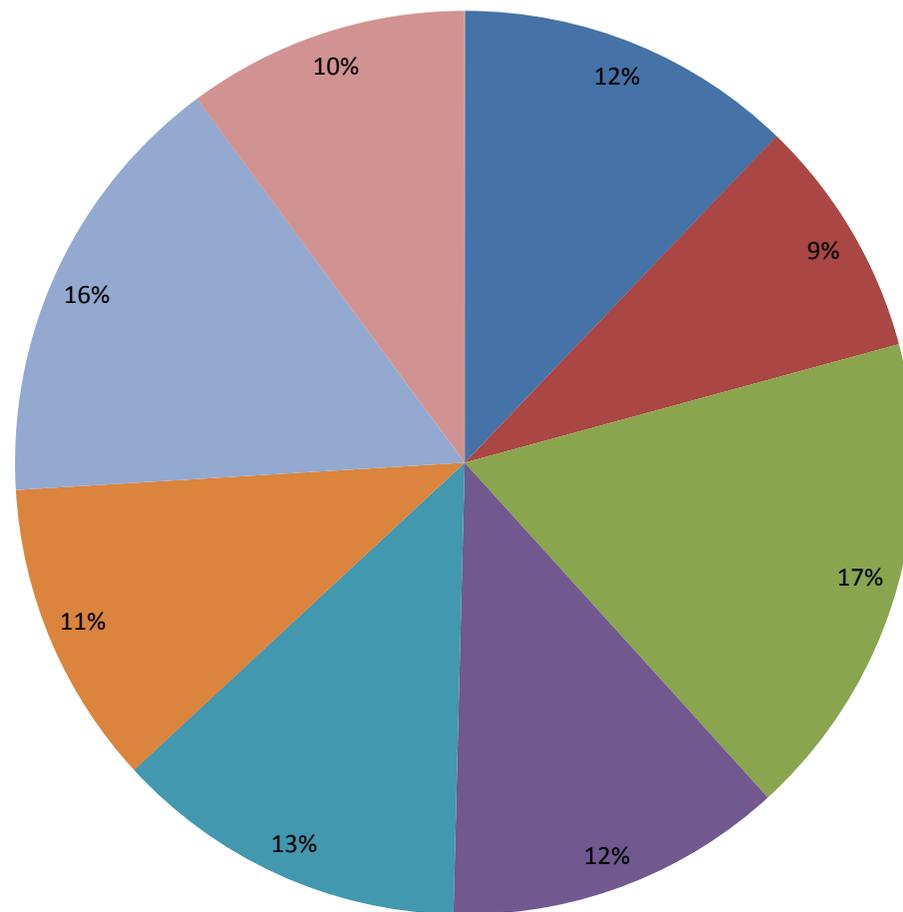
**Fiscal Year 40 Entitlement Allocation - \$1,776,514**

<i>Proposed Use of FFY 2014 Funds</i>	<i>Funded:</i>	<i>Percentage:*</i>
<b>Program Delivery Services</b>		
Housing Project Management and Coordination	\$181,338.00	10.2%
Code Enforcement	\$193,750.00	10.9%
Engineering Design & Construction Inspection	\$80,000.00	4.5%
Planning and Design	\$129,283.00	7.3%
Administrative Support	\$152,164.00	8.6%
* HUD regulations require grantees to allocate no more than 20% of CDBG funds towards planning and administrative services. The proposed FY 40 allocation for planning and administration expenses is approximately 17% of the total available funds for the CDBG program.		
<b>Community Development Programming</b>		
Infrastructure Improvements	\$135,000.00	7.6%
Park Improvements	\$95,000.00	5.3%
Senior Housing Repair Program	\$25,000.00	1.4%
Lead Risk Assessments	\$10,000.00	0.6%
Vacant Property Maintenance	\$20,000.00	1.1%
Binghamton Local Development Corporation	\$153,000.00	8.6%
Demolition and Clearance	\$205,979.00	11.6%
Section 108 Loan Repayment	\$180,000.00	10.1%
<b>Public Services:</b>		
Human Services	\$120,000.00	6.8%
Crime Prevention	\$40,000.00	2.3%
Youth Programming	\$40,000.00	2.3%
Metro Interfaith - Binghamton Homeownership Academy	\$16,000.00	0.9%
* HUD regulations require grantees to allocate no more than 15% of CDBG funds towards public services. The proposed FY 40 allocation for public service programs is approximately 12% of the total available funds for the CDBG program.		
<b>FY 40 CDBG Allocation:</b>	<b>\$1,776,514.00</b>	<b>100.0%</b>
<b>FY 40 CDBG Entitlement Allocation</b>	<b>\$1,776,514.00</b>	
<b>Plus Projected Program Income - BLDC Revolving Loan Repayments</b>	<b>\$164,314.00</b>	
<b>FY 40 CDBG Budget:</b>	<b>\$1,940,828.00</b>	

## FFY 2014 Proposed CDBG Budget

### Including Program Income

- Housing Activities:
- Economic Development Activities:
- Public Infrastructure:
- Public Services:
- Blight Prevention
- Code Enforcement:
- CDBG Program Administration:
- Section 108 Loan Repayment



<b>Emergency Solutions Grant</b>		
<b>Fiscal Year 40 ESG Allocation - \$147,831</b>		
<i>Proposed Use of FFY 2014 ESG Funds</i>	<i>Funded:</i>	<i>Percentage:</i>
<b>ESG Activities:</b>		
Homeless Prevention/Rapid Re-Housing	\$47,024.00	31.8%
Emergency Shelter/Street Outreach	\$88,000.00	59.5%
City HMIS User Fee	\$1,720.00	1.2%
ESG Program Delivery	\$11,087.00	7.5%
<b>FY 40 ESG Budget:</b>	<b>\$147,831.00</b>	<b>100.0%</b>

<b>HOME Investment Partnership (HOME)</b>		
<b>Fiscal Year 40 Entitlement Allocation - \$374,421</b>		
<i>Proposed Use of FFY 2014 HOME Funds</i>	<i>Funded:</i>	<i>Percentage:</i>
<b>HOME Activities:</b>		
Single Family Renovations	\$282,422.00	75.4%
Community Housing Development Organization (CHDO) projs.	\$56,163.00	15.0%
Housing Administration	\$35,836.00	9.6%
<b>FY 40 HOME Allocation:</b>	<b>\$374,421.00</b>	<b>100.0%</b>
<b>FY 40 HOME Entitlement Allocation</b>	<b>\$374,421.00</b>	
<b>Plus Projected Program Income - Housing Rehabilitation Loan Repayments</b>	<b>\$40,000.00</b>	
<b>FY 40 HOME Budget:</b>	<b>\$414,421.00</b>	